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I hereby certify that this correspondence is being electronically transmitted to the United States Patent and Trademark Office, Commissioner for Patents, via the EFS pursuant to 37 CFR §1.8 on the below date:

Date: November 26, 2008 Name: James A. Collins Signature: /James A. Collins/

**BRINKS
HOFER
GILSON
& LIONE**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: Alan R. Bauer et al.

Appln. No.: 10/764,076

Filed: January 23, 2004

For: **MONITORING SYSTEM FOR DETERMINING
AND COMMUNICATING A COST OF
INSURANCE**

Docket No: 12654/33

Examiner: Teresa S. Woods

Art Unit: 4114

Conf. No.: 7997

TRANSMITTAL

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Sir:

Attached is/are:

- ☒ Transmittal; Information Disclosure Statement; and Form PTO-1449; One Foreign Reference (C13); and One Non Patent Literature Reference (C14).

Fee calculation:

- ☒ No additional fee is required.
- ☐ Small Entity.
- ☐ An extension fee in an amount of \$_____ for a _____-month extension of time under 37 CFR § 1.136(a).
- ☐ A petition or processing fee in an amount of \$_____ under 37 CFR § 1.17(_____).
- ☐ An additional filing fee has been calculated as shown below:

| | | | | | Small Entity | | | Not a Small Entity | |
|---|----------------------------------|-------|---------------------------------|---------------|--------------|-----------|----|--------------------|-----------|
| | Claims Remaining After Amendment | | Highest No. Previously Paid For | Present Extra | Rate | Add'l Fee | OR | Rate | Add'l Fee |
| Total | | Minus | | | x \$25= | | | x \$50= | |
| Indep. | | Minus | | | x 105= | | | x \$210= | |
| First Presentation of Multiple Dep. Claim | | | | | +\$185= | | | + \$370= | |
| | | | | | Total | \$ | | Total | \$ |

Fee payment:

- ☐ Please charge Deposit Account No. 23-1925 in the amount of \$_____ for _____.
- ☐ Payment by credit card in the amount of \$_____ (Form PTO-2038 is attached).
- ☒ The Director is hereby authorized to charge payment of any additional filing fees required under 37 CFR § 1.16 and any patent application processing fees under 37 CFR § 1.17 associated with this paper (including any extension fee required to ensure that this paper is timely filed), or to credit any overpayment, to Deposit Account No. 23-1925.

Respectfully submitted,

November 26, 2008
Date

/James A. Collins/
James A. Collins (Reg. No. 43,557)